

Information to identify the case:

Debtor 1	<u>Donald J. Lance</u>	Social Security number or ITIN	xxx-xx-7728
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Jennifer L. Lance</u>	Social Security number or ITIN	xxx-xx-9373
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 19-32887-JNP			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Donald J. Lance

Jennifer L. Lance

6/5/20

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 5

United States Bankruptcy Court
District of New JerseyIn re:
Donald J. Lance
Jennifer L. Lance
DebtorsCase No. 19-32887-JNP
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
Form ID: 318Page 1 of 3
Total Noticed: 56

Date Rcvd: Jun 05, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 07, 2020.

db Donald J. Lance, 404 Main St., Blackwood, NJ 08012-2721
jdb +Jennifer L. Lance, 44 Willow Cedar Way, Blackwood, NJ 08012-4605
518609091 +Atlantic City Power, 295 N Grove St, Berlin, NJ 08009-9544
518609093 +Camden County Taxation Board, 520 Market St # 7, Camden, NJ 08102-1300
518609102 +Emily Lance, 44 Willow Cedar, Blackwood, NJ 08012-4605
518609104 ++FORSTER & GARBUS LLP, 60 VANDERBILT MOTOR PARKWAY, P O BOX 9030, COMMACK NY 11725-9030
(address filed with court: Forster, Garbus & Garbus, 60 Motor Parkway,
Commack, NY 11725-5710)
518609109 +Jefferson Health, PO Box 88, Philadelphia, PA 19105-0088
518609113 +Lyons Doughty & Veld Huis, 136 Gaither Drive, Suite 100,, Mount Laurel, NJ 08054-2239
518609115 +Mullooly Jeffrey Rooney And Flynn, 6851 Jericho Turnpike #220, PO Box 9036,
Syosset, NY 11791-9036
518609118 Office Of Attorney General, 25 Market Street, PO Box 112, Richard J Hughes Justice Complex,
Trenton, NJ 08625-0112
518609122 +Pressler Felt & Warhaw LLP, 7 Entin Rd, Parsippany, NJ 07054-5020
518609123 +Pressler, Felt & Warshaw, LLP, 7 Entin Rd., Parsippany, NJ 07054-5020
518609124 Qualia Collection Services, PO BOX 4699, Petaluma, CA 94955-4699
518609125 +Radius Global Solutions LLC, PO BOX 390846, Minneapolis, MN 55439-0846
518609126 +Remex Inc, 307 Wall Street, Princeton, NJ 08540-1515
518609127 +Rickart Collection Systemes, 575 Milltown Rd, Po Box 7242, North Brunswick, NJ 08902-7242
518609130 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
TRENTON NJ 08646-0245
(address filed with court: State Of New Jersey, P.O. Box 245,
Dept Of Treasury-Division Of Taxation, Trenton, NJ 08695-0245)
518609129 South Jersey Radiology Associates, 2810 Southampton Road, Philadelphia, PA 19154-1207
518609138 Toyota Financial Services, PO Box 790069, St. Louis, MO 63179-0069
518609141 +WRI PM, 3630 Peachtree Rd. NE, Suite 1500, Atlanta, GA 30326-1598

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QBTHOMAS.COM Jun 06 2020 06:23:00 Brian Thomas, Brian Thomas, Esq,
327 Central Avenue, Suite 103, Linwood, NJ 08221-2026
smg E-mail/Text: usanj.njbankr@usdoj.gov Jun 06 2020 03:30:27 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jun 06 2020 03:30:23 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235
518609089 +EDI: WFNNB.COM Jun 06 2020 06:23:00 ADS/Comenity/Victoria, P.O. Box 182120,
Columbus, OH 43218-2120
518609090 +E-mail/Text: bankruptcy@pepcoholdings.com Jun 06 2020 03:30:03 Atlantic City Electric,
5 Collins Drive Suite 2133, Pepco Holdings Inc, Bankruptcy Division,
Penns Grove, NJ 08069-3600
518609092 +EDI: TSYS2.COM Jun 06 2020 06:23:00 Barclays Bank Delaware, 125 S West St,
Wilmington, DE 19801-5014
518609094 +EDI: CAPITALONE.COM Jun 06 2020 06:23:00 Capital One Bank Usa Na, PO Box 30281,
Salt Lake City, UT 84130-0281
518609096 +EDI: CITICORP.COM Jun 06 2020 06:23:00 Citibank N A, 701 E 60th St,
Sioux Falls, SD 57104-0493
518609097 +E-mail/Text: mediamanagers@clientservices.com Jun 06 2020 03:28:57 Client Services,
3451 Harry S. Truman Blvd, Saint Charles, MO 63301-9816
518609098 +EDI: WFNNB.COM Jun 06 2020 06:23:00 Comenity Bank, PO Box 182124,
Columbus, OH 43218-2124
518609099 +EDI: WFNNB.COM Jun 06 2020 06:23:00 Comenity Capital Bank, PO Box 183003,
Columbus, OH 43218-3003
518609100 +EDI: WFNNB.COM Jun 06 2020 06:23:00 ComenityCapitalBank/Zale, PO Box 182120,
Columbus, OH 43218-2120
518609101 +EDI: CONVERGENT.COM Jun 06 2020 06:23:00 Convergent, 500 SW 7th Street - Building A 100,
Renton, WA 98057-2983
518609103 EDI: BLUESTEM Jun 06 2020 06:23:00 Fingerhut, Po Box 166, Newark, NJ 07101-0166
518609107 EDI: IRS.COM Jun 06 2020 06:23:00 Internal Revenue Service, P.O. Box 744,
Special Procedure Branch, Springfield, NJ 07081
518609108 EDI: JEFFERSONCAP.COM Jun 06 2020 06:23:00 Jefferson Capital System, 16 Mclelland Road,
Saint Cloud, MN 56303
518609110 EDI: JPMORGANCHASE Jun 06 2020 06:23:00 JPMCB Card Services, PO BOX 15369,
Wilmington, DE 19850
518609111 +E-mail/Text: bncnotices@becket-lee.com Jun 06 2020 03:29:37 Kohls Capone, P.O.Box 3115,
Milwaukee, WI 53201-3115
518609112 +EDI: LTDFINANCIAL.COM Jun 06 2020 06:23:00 Ltd Financial Services,
7322 Southwest Freeway Suite 1600, Houston, TX 77074-2134
518609114 +EDI: MID8.COM Jun 06 2020 06:23:00 Midland Funding LLC, 8875 Aero Drive, Ste. 200,
San Diego, CA 92123-2255
518609116 +E-mail/Text: Bankruptcies@nragroup.com Jun 06 2020 03:32:00 National Recovery Agency,
2491 Paxton St, Harrisburg, PA 17111-1036

District/off: 0312-1

User: admin
Form ID: 318

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Total Noticed: 56

Date Rcvd: Jun 05, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

518609117 +E-mail/Text: Bankruptcies@nragroup.com Jun 06 2020 03:32:00 Ntl Recovery Agency,
2491 Paxton St, Harrisburg, PA 17111-1036
518609119 +EDI: AGFINANCE.COM Jun 06 2020 06:23:00 OneMain, 300 Saint Paul Place,
Baltimore, MD 21202-2120
518609120 EDI: PRA.COM Jun 06 2020 06:23:00 Portfolio Recovery, 120 Corporate Blvd Suite 100,
Norfolk, VA 23502
518609121 EDI: PRA.COM Jun 06 2020 06:23:00 Portfolio Recovery, 120 Corporate Blvd Ste 1,
Norfolk, VA 23502
518609128 +E-mail/Text: jennifer.chacon@spservicing.com Jun 06 2020 03:32:05
Select Portfolio Servicing, Po Box 65250, Salt Lake City, UT 84165-0250
518609131 EDI: RMSC.COM Jun 06 2020 06:23:00 Synch/Amazon, PO Box 965036, Orlando, FL 32896-5036
518609132 +EDI: RMSC.COM Jun 06 2020 06:23:00 Synch/Jc Penney, Po Box 965007,
Orlando, FL 32896-5007
518611453 +EDI: RMSC.COM Jun 06 2020 06:23:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
PO Box 41021, Norfolk, VA 23541-1021
518609133 EDI: RMSC.COM Jun 06 2020 06:23:00 Synchrony Bank, PO Box 965013,
Orlando, FL 32896-5013
518609134 EDI: RMSC.COM Jun 06 2020 06:23:00 Synchrony Bank / JC Penney, PO Box 960090,
Orlando, FL 32896-0090
518609135 +EDI: RMSC.COM Jun 06 2020 06:23:00 Synchrony Bank / Toys R Us, PO Box 965005,
Orlando, FL 32896-5005
518609136 EDI: TDBANKNORTH.COM Jun 06 2020 06:23:00 TD Bank N.A., 32 Chestnut St,
Lewiston, ME 04240
518609137 +EDI: WTRRN BANK.COM Jun 06 2020 06:23:00 TD Bank/Target, PO Box 673,
Minneapolis, MN 55440-0673
518609139 EDI: TFSR.COM Jun 06 2020 06:23:00 Toyota Motor Credit, 4 Gatehall Drive, Suite 350,
Parsippany, NJ 07054
518609140 EDI: WFNNB.COM Jun 06 2020 06:23:00 World Financial Capital Bank, P.O. Box 183044,
Columbus, OH 43218-3044

TOTAL: 36

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty* +Brian Thomas, Brian Thomas, Esq, 327 Central Avenue, Suite 103, Linwood, NJ 08221-2026
518609106* Internal Revenue Service, Po Box 725 Special Procedures Fuction, Springfield, NJ 07081
518609105* +Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
518609095 ##+Care Centrix, PO Box 7780, London, KY 40742-7780

TOTALS: 0, * 3, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 07, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on June 5, 2020 at the address(es) listed below:

Brian Thomas on behalf of Trustee Brian Thomas brian@brianthomaslaw.com,
bthomas@ecf.axosfs.com
Brian Thomas brian@brianthomaslaw.com, bthomas@ecf.axosfs.com
Denise E. Carlon on behalf of Creditor Deutsche Bank National Trust Company, as Trustee, in
trust for registered Holders of Long Beach Mortgage Loan Trust 2006-WL3, Asset-Backed
Certificates, Series 2006-WL3 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Seymour Wasserstrum on behalf of Debtor Donald J. Lance mylawyer7@aol.com,
ecf@seymourlaw.net/r47769@notify.bestcase.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Seymour Wasserstrum on behalf of Joint Debtor Jennifer L. Lance mylawyer7@aol.com,
ecf@seymourlaw.net;r47769@notify.bestcase.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6